### BROOKLYN'SWATERSCANDAL

THE LONG ISLAND SUPPLY COM-PANY'S PRANCHISE AND PROPERTY.

A Supreme Court Commission Fixes Their Value at \$570,000. The City Authorities Ready to Pay \$1,250,000 When Mr. Ziegler Interposed. A Dissenting Report.

The five Commissioners appointed by the Supreme Court to determine the amount which the city of Brooklyn should pay for the property and franchise of the Long Island Water Supply Company, which furnishes the Twenty aixin ward with water, have submitted a mapority and minority report. It was the proposed purchase of the rights of this corporation which gave rise to the famous controvers a the closing months of Mayor Chapin's administration.

Mayor Chapin, Comptroller Jackson, and City Auditor Butan made a contract with the company to purchase its plant and franchise for \$1,250,000, but before the negotiations had been concluded a suit was brought by William Zeigler through Lawyer W. J. Gaynor to prevent the purchase, and the Court of Appeals fpally decided against the city authorities Over six months ago, the Commission to fly the value of the property and franchise was appointed, and a great mass of testimony was taken, ex-Corporation Counsel W. C. De Witt appearing for the company and ex-Judge George G. Reynolds for the city. Messra Edward M. Shepard, E. W. Bliss, and Hiran W. Hunt of the Commission estimate the value of the property at less than half the amount which Mayor Chapin and his official associates were willing to pay for it. Messrs Edward Rows and Charles T. Emery, the other members of the Commission, agree with the majority on some points, but regard the estimate of the value of the franchise the estimate of the value of the franchise of the company as not large enough. These are the estimates of the majority of the commissioners: Value of franchise and rights. \$200,000; pumping stations, reservoirs, machinery, &c., \$292,000; buildings, fixtures, &c., \$77,500, making a total of about \$570,000. The three Commissioners contend that \$200,000 is ample compensation for the company's franchise, based upon a calculation of its future net earnings, adding. "If the company's property is not taken from it." They also give it as their orinion that the Legislature has the right to authorize and grantafranchise to the city of Brooklyn or to another motor supply company to enter the territory embraced in the Twenty-sixth ward as a competitor with the Leng Island Supply Company. On this point the three Commissioners say:

"The allowance has been materially less than it would have been had we believed that during the corporate life of the company it had a right to be preserved from rivalry, which could not be taken from it by the Legislature without its consent and without compensition. We have made the allowance upon what, there being no evidence to the contrary, we are bound to assume upon the evidence, that there has been no failure on the part of the company to perform its duties to the public."

Of the \$570,000 total valuation, \$500,000. the company as not large enough

public."
Of the \$570,000 total valuation, \$500,000, with interest amounting to \$17,583.34, is to be paid to the Mercantile Trust Company of New York, which holds a mortgage of \$500,000 against the company, leaving a balance of \$52.414.06 to be paid to the company in case the property should ultimately be purchased by the city at this valuation. \$52,414,66 to be paid to the company in case the property should ultimately be purchased by the city at this valuation.

Commissioners Rowe and Emery concur with the other three Commissioners in the valuation of the pumping stations, buildings, and other tangible property, but dissont from the calculations of \$200,000 as the valuation of the company's franchise and rights. They hold that the company's contract, made several years ago with the town of New Lots, which is annexed to Brooklyn as the Twenty-sixth ward, is an exclusive one, and that under the Constitution that contract cannot be interfered with by opposition on the part of

under the Constitution that contract cannot be interfered with by opposition on the part of the city or by any opposition company, or otherwise, during the corporate life of the company, which does not terminate until 1931. Measra, Rowe & Emery add:

"We do not feel bound to mention any particular sum as the value of the company's franchise and rights, as this should be fixed by the agreement of all rather than by any individual; but the value set by the majority is entirely inadequate when the earning power of the company in the future is taken into consideration."

They also draw attention to the fact that the majority places the gross valuation of the company's franchise, rights, and property at \$570,000, which is inadequate to provide for its liabilities, which are stated at \$810,000.

The company will not accept the terms pro-

company will not accept the terms pround the case will now be carried to the court of Appeals.

## MR. WEIHER'S TRIP ABROAD.

An Interesting Subject of Conjecture for the Creditors Left Behind. The sudden departure for Europe of Loren: Weiher. President of the Empire State Brew ing Company, at 143 West Eighteenth street has thrown his creditors into consternation. Weiher sailed on Jan. 17, taking wit him his three young children, but leaving two

grown sons to take charge of his affairs. Lorenz Weiher, Jr., was seen at the office of the brewing company yesterday. "My father has gone abroad for a pleasure trip merely," he said, "and will be back in four weeks. These allegations by certain of his creditors are libellous, and I shall have these men sent to State prison. My fathe has no more debts than any man has in the

ordinary course of business. He wrote letters to all his creditors the day before he sailed, and sent them notes to renew those which would fall due in his absence."

Mr. Toch, who filed an attachment for \$1,200 on Monday, says he has not received any letter from Meiher with a renewal of the note. He also says on Saturday the eldest son told him his father had gone to Germany to see a "sick slister." sick sister."
"That may be so," adds Mr. Toch. "but he nok something like \$200,000 with him to pay

"That may be so," adds Mr. Toch, "but he took something like \$200,000 with him to pay his expenses."

Prior to sailing, Mr. Weiher resigned the Presidency of the brewing company and made his son Lorenz, Jr., President. It is further said that he transferred the Hotel de Lorenz, at Seventy-second street and Lexington avenue, to Mr. Lewis Roberts for a deed to forty-seven acres at Mount Pleasant, agreeing to build a summer hotel and cottages on that land. It is said that \$80,000 was also advanced to Weiher to begin building the hotel. Instead of doing this, however, he has recent-it sold the land at Mount Pleasant for \$6,000. Roberts says that one of the reasons which induced him to purchase the hotel is that Weiher guaranteed the lease, which, on its face value, shows \$25,000 a year. The creditors do not beliave any man would pay that rent.

The creditors say that Mr. Weiher left his house, 172 East Seventieth street, two days before he sailed, and moved all his turniture. He had not paid any rent, they say, since May last. It is said that the Murray Hill Bank, at Third avenue and Forty-seventh street, has some of Weiher's notes.

It is said that Mr. Weiher on Jan, 5 took title to five lots at 116th street and Lency avenue, subject to a mortgage of \$70,000 The transfer of two pieces of property in Lency avenue, north of 120th street, at \$30,000 eack, from Lorenz Weiher to Urcilia Mackellar was recorded yesterday.

recorded yesterday.

Sixteen-year-old Miss Weicke Arrested ELIZABETH, Jan. 25.-Wilhelmina Weicke, a sixteen-year-old girl, was necused of robbing her mistress, Mrs. W. H. Coaney of Madison avenue, here last December of \$150 worth of lewelry. The girl left the city, but finally was traced to Philadelphia, where she was arrest-ed on Monday and brought back to-day on a requisition. She was found in her brother's bouse in Twenty-eighth street. Philadelphia.

Frie Ferry Service Hampered by Ice. Officials of the Erie Railway explained yes terday that the delay in their ferry service is due to the ice in the North Biver, and will be remedied as soon as possible. The ice had become badly jammed under the bridges, and had in wed the pontoon under the bridge in the north slip at Chambers street. Repair: Were to have been completed last night, and it is expected the boats will run on time to-day

# THOMPSON'S FIFTY DOLLAR SUITS

\$25.00

THOMPSON'S

Twelve Dollar Trouserings ARE NOW

\$6.50

R. J. THOMPSON & CO., 27th St. and Broadway.

## A DOZEN YEARS OF SUCCESS

The Mutual Reserve Fund Life Assessation of New York Holds Its Twelfth Assual Meeting-Its Souctons Offices in the Potte Building the Scane of a Notable Cather ing Yesterday Afternoon-Delegates from All Parts of the Country and from Europe -The Report of President E. B. Harper a Masterly Production-Total Business to Force \$238,421,790-Claims Paid in 1892 \$2,702,837.04, and in Twelve Years \$14,-739,378,63-Increase In the Emergency Fund for 1892 8216,042,65-The Record of a Great Specess.

The twelfen annual meeting of the Matual Posery Fund Life Association was held yesteriny afternoon in the largest room of the association's spacious offices in the Potter building.

The attendance was very large, delegates being present from all parts of the country and from various countries in Europe. Like the year it reviewed, the meeting was flavored with the sauce of success. Such an enthusiastic meeting has never before been held by this conspicuously prosperous organization. Like its predecresors, it was a gathering of typical business men, the greater part in the prime of life, whose mature years have ripened their judgment and fixed their convictions regarding the wisdom of co-operative

The presence of such a body at its annual council for the discussion of its successes and the measuring of a year's work accomplished is in itself a grand testim nial to the solidity and scope of the association. In much greater degree do the reports of its officers that were read at the meeting attest its magnitude and solidity. Each report told of a steady growth in the denartment with which it dealt, and the whole com bined proclaim the association a tower of strength.

The first report read was that of President E. B. Har per. It was frequently interrupted with applause, and

was received with comments of general approval. When President Harper entered the large counting com, that had been transformed for the time into nall, at 1:25 o'clock, he was greeted with applause. As he stepped upon the platform he said:

"Gentlemen. I am very glad to greet you" Then, bowing to the meeting, he requested that some of the rentlemen from abroad take seats near the platform Mr. Harper healtated before addressing the meeting and directed that chairs be provided for some of the gentlemen who were obliged to stand. All the chairs were taken, however, and an energetic insurance man who was leaning against a pillar said:

" Never mind chairs; I have got to insure a man at 2 fore I go." The demand created a laugh, in which President Harper joined. When quiet was restored President Harper said:
"Gentlemen, I am very glad to see you all. We are

all giad to see so many gentlemen present from distant narts of our own country and from other countries and on behalf of the company I now extend to you ou

most hearty greeting."

The notice of the meeting was then read, according to the by-laws, by the Secretary, and President Harper proceeded to read his annual report, an admirable document, covering in a masterly manner the affairs of the association in every branch. Among the gentle men who listened to the address were: E. P. Weed Brooklyn, N. Y.; R. C., Jones, Glenridge, N. J.; G. W. Skellen, New York city; W. G. Von Pueckler, New York city; T. D. Miller, Baltimore, Md.; C. H. Smith, Brooklyn, N. V.; Franklin Underhill, New York city; R. B. Brink erhoff, Brookivn, N. Y.; C. R. Wight, New York city E. A. Siattory, New York city; C. T. Evans, New York city; C. Fulton, New York city; G. H. Mercer, Brook lyn, N. Y.; C. H. Heatly, Montclair, N. J.; L. L. Seaman M. D., New York city; L. H. Denby, Chicago, Ill.; R. W. Sutherland, Toronto, Ont.; L. W. G. Armytage, Fergua, Ont.; W. J. Murray, Brooklin, Ont.; E. P. Johnson, L'Original, Ont.; T. B. Campbell M. D., New York sity; Col. A. W. Taylor, business manager Philadelphia Times, Philadelphia; Rev. Frank R. Norse, D. D., Nev York, N. Y.; G. B. Friable, New York, N. Y.; George ttiswood, Orange, N. J.; William Hume, Philade phia Pa; James C. Pegg. Stuttgart, Germany; Henry Vredenburg. Jersey City, N. J.; A. A. Colby, New York, N. Y.; H. E. Bruce, New York, Y.; J. C. Malone, New York, N. Y.; G. E. ird, New York, N. Y.; Thomas Peacock, Toront Le Rise, Montreal, Canada; J. C. Leland, Kan.; E. A. Willis, Poughkeepsle, N. Y.; W. H. Bald win, Glene Patts, N. Y.; J. H. Green, Lawrence, Kan; John Maclay, New York, N. Y.; S. H. Tyng, Jr., New York, N. Y.; F. M. Vandercook, Troy, N. Y.; N. P. Hise, New York, N. Y.; C. T. Tessler, New York, N. Y.; C. W. Jackson, New York, N. Y.: George H. Wooster, New York, N. Y.; Capt. William Turnbridge, Brooklyn, N. Y.; F. M. Reynolds, New York, N. Y.; P. C. De Wolf, Orange, N. J.; V. W. Rose, Pearsport, Me.; J. Foley, Utica, N. Y.; A. D. Roussell, Jacksonville, Fla.; Hon.

H. L. Lamb, Lansingburg, N. Y.: E. Randolph Taylor, Brooklyn, N. Y.; E. V. Jacobson, New York, N. Y.; W. Lee Bird, New York, N. Y.; G. A. Tuthill, New Vork, N. V.: II. W. Practorious, New York, N. Y.: Res W. A. Bartlett, D. D., Washington, D. C.; E. M. Castillo New York, N.Y.; W. Livingston, New York, N.Y.; E. M. L Ehlers, New York, N.Y.; D. B. Woodworth, Nova Scotia; A. H. Denniston, Woodside, L. L.; F. T. Braman, Free port, L. I.; G. W. Page, Raitimore, Md.; J. M. Stevenson, Brooklyn, N. Y.; F. H. Cooper, Now York, N. Y.; W. H. Barber, New York, N. Y.; C. R. Esterbrook, M. D., New York, N. Y.: Alex. Trautmann, M. D., New York Y.; P. P. McBreen, New York, N. Y.; Rev. James iggins, Brooklyn, N. Y.; H. C. Smith, Brooklyn, N. Y.; O. F. Spaulding, New York, N. Y.; Reuben Le Roy, New Jersey; David Leonard, Baltimore, Md.; E. F. Leeds. New York, N. Y.: E. A. Slattery, New York, N. Y.: F. C. Eames, Kanssa City, Mo; D. Z. Bessette, Montreal, Canada; E. D. Ludwig, Eric, Pa.; G. A. Sander son, Kansas City, Mo.: Gust Hoeber, St. Louis Mo.; Mux Fisher (Post-Dispatch), St. Louis and New York; Hon. W. C. Jones, St. Leuis, Mo.; J. M. Jor' dan, St. Louis, Mo.; B. H. Robison, Omaha, Neb.; A. N. Mills, Utics, N. Y.; Samuel W. Wray, Philadelphia, Pa.; S. H. Tyng, D. D., Paris, France; H. W. Smith, Clearfield, Pa.; E. D. Jones, London, England; J. Percy Scott. Philadelphia, Pa.; D. R. Drake, Kansas City, Mo.; F. W. Deacon, Racine, Wis.; George Richards, Cincinnati, O.; D. M. Caldwell, M. D., Brooklyn, N. Y.; W. W. Harper, Erie, Pa.; D. W. Harper, Erie, Pa.; L. Y. Manning, Boston, Mass.; Fidney R. Hanaford, Portland, Me.; B. F. Freethy, Portlant, Me.; F. A. Burnham, New York, N. Y.; W. J. McNur, try. Toronto, Ont.; I. H. Shields, Philadelphia; Pa.; H. J. Reinmund, Englewood, N. J.; W. C. Page, Baltimore, Md.; H. A. Niehoff, Carlyle, Ill.; G. L. Lewis Newark, N. J.; D. E. Cameron, Province of Ontario Canada: Hon. J. W. Vrooman, Herkimer. N. Y.; H M. Hitchcock, M. D., Greenwich, Conn ; John Mulligan Yonkers, N. Y.; B. W. T. Amsden, Sing Sing, N. Y.; Ed ward B. Harper, New York city; J. W. Bowden, M. D., Yonkera, N. Y.; Hon, J. J. Gorman, New York city; J. D. Gorman, M. D., New York city; W. A. Butta, Brooklyn, N. Y.; C. R. Bissell, M. D., New York city; W. L. Beitler, Philadelphia, Pa.; H. M. Dean, Wil-liamsport, Pa.; W. H. Seago, Sedalia, Mo.; B. F. Rein-mund, Jr., Englewood, N. J.; O. D. Baldwin, New York

### York city; J. D. Wells, Flatbush, L. L.; G. R. McChesne New York city; E. F. Phelps, Brooklyn, N. Y.; J. Acker, Albany, N. Y .: J. T. Paterson, New York city. AN ABLE DOCUMENT.

city; E. T. Howard, New York city; J. E. Clark, New

President Edward B, Harper's Twelfth An Report for the Year Ending Dec. 31, 1892.

Before President Harper had half finished his repor he gentlemen present recognized in it the ables review that had ever been presented at an annua meeting of the association. It was complete in every detail, showing President Harper to be the master of every phase of the great business of which he stand at the head. The complete text of the report is given

To the Officers, Directors, and Members of the Mutual Beserve Fund Life Associa

GENTLEMEN: We place to-day another milestons along the road-side in the history of this Association, commemorating the fact that another year's work has been completed; another year's triumph accomplished; that the book c. Binining the records of the transactions for the past twelve years in our history have been closed, and we enter upon the work of the thirteenth year under the most favorable auspices. Success has crowned ou efforts in every direction and in every department The year 1892 will ever be remembered as the banner year in our history.

. ASSETS. We have increased our gross assets during the year 1892 from \$4,349,202.09 to \$4,785,286.06, making a net gain of \$436,083.97.

RESERVE FUND. We have increased our Reserveor Surplus Emergency Fund within the past year from \$3,155,220.94 to \$3,871,303.59, making a net increase of \$216,082.65.

INCOME. The income during the year 1892, from all sources, amounted to \$4,097,243 Ob, against an income of \$5,704,126,41 for the year 1891, making a net increase for the year of \$303, 116.68.

DEATH CLAIMS For the year 1892 we have paid in Death Claims to the widows, orphans, and representatives of decease members \$2,702,837.04, while our disbursements for Death Claims in 1891 were \$2,200,108,80, making a net increase of disbursoments to the widows and orphans over the previous year of \$412,228,24, and making a grand total of Beath Cialms paid of nearly FIFTEEN

MILLION DOLLARS, being an average yearly disbure our deceased members of nearly \$1,230,000, while at the close of the year we had in our Reserve Emergency Fund Five Thousand Dollars for each One Thousand Dollars of outstanding Death Claims of every nature. and a single Mortuary Call now produces more than Half a Million Dollars.

AN ECONOMIC SYSTEM. Special attention is directed to the fact which illne

Mortuary Premiums paid by the members during the year 1892 was \$3,041,740.93. Of this sum \$214,000 was added to the Reserve or Emergency Fund, while the amount paid to the widows and orphans exceeded \$2,70,000, or a sum within a fraction of the amount of the total Mortnary Premiums paid by the members for the year 1892.

NEW BURINESS

During the year 1892 we received new applications for membership augregating \$60,010,010, or which there was rejected, the amount applied for reduced, returned unapproved, or held in suspense \$11,303,300, making the amount of insurance actually accepted and written \$48,640,650, thus showing that nearly one-fifth of all applicants who applied for admission o membership with us in 1892 were refused.

CASH AND INVESTED ASSETS. Our cash and invested assets during the year in creased from \$3,884,437,05 to \$3,690,592.76, being an increase of \$306,155.71. \$2,310,000 of said Cash As sets is invested in bond and mortgage first liens on im-proved property in New York City-said investments were made with the approval of the Central Trus Company in conjunction with the Board of Directors of this Association and the Hon Michael D. Coleman ormerly President of the Board of Tax Commissioner of the City of New York.

CERTIFICATE OF CENTRAL TRUST COMPANY. I take pleasure in presenting to you a detailed chedule, giving a list and location of property, of the investments made, with a certificate from the great Central Trust Company of New York, duly signed by the Hon. F. P. Olcott, the President of said Trust Com pany, thus enabling each member to examine for him self, the investments made by the Association, and the care exercised by the Association in making said in

#### BUSINESS IN FOR TE.

I also take pleasure in presenting a detailed state ment, showing the progress of the Association

PROGRESS	OF THE ASSOCIAT	HON.
1 884 1 887 1 868	\$7,882,0% 35,110,75 i 03,828,70 i 85,452,000 123,353,60 i 170,175,224 100,154,100 148,102,852 101,103,453 101,103,453 101,103,453	Cash and in- vested assots, 50,244 53 50,441 53 109,946 24 558,775 05 698,876 41 198,240 16 1,472,200 41 1,053,753 81 2,512,588 10 2,530 178 10 3,584 457 05 0,090,592 76
Year,	Reserve or emergency fund.	Death claims
1881	emergency tona.	para.

LIABILITIES.

The Gross Liabilities, including Bo outstanding Death Claims, and a liability of \$632. 581.00, representing the net present value of all policles in force on Dec. 31 last, which latter item is volum 083.37, and since the Gross Assats amounted to \$4, 783,286.05, we had on hand at the close of the year 1892 a surplus over and above all liabilities of \$3,048.

As a further evidence of the care displayed in the admission of members, the economy exercised in the arrangement of its business, and the security offered for the protection of its contracts, the following ratios compiled from the sworn reports to the Insurance De partments will prove most convincing arguments on these important points in the administration o the affairs of this Association, and especially so when the attention is called to the fact that these compart sons are made with the three strongest, largest, and best managed old-system companies in the world:

Organizations.	Losses paid	Expenses	Gross as
	to each	to each	sets to
	\$1,000	\$1,000	each \$100
	in force.	to force.	liability
Equitable, 1891	\$11.11	\$10.15	\$124
Mutual, 1891	18.54	10.57	104
New York Life, 1892	11.46	11.11	114
Mutual Reserve, 1892.	11.43	4.00	275

The Mutual Reserve has now completed its twelfth year. Without wishing to make invidious compari sons with other systems or companies, especially those that are weak and feeble, nevertheless, it is a please for me to be able to present to you a comparison of the results obtained by the Mutual Reserve with those of he greatest, largest, and best-managed Life Insurance business in the first twelve years of its existence paid more death claims, retained more business in force than did all three of these great Life Insurance Com-panies combined at the same period of their existence. terminations as those organizations, is an earnest of perity and great success for the Mutual leserve in the future.

RECORD OF THE FIRST TWELVE VEARS

Н	ACCORD OF THE FIRST THEOLE I	E. A. Ively
Ì	EQUITABLE LIFE, 1859-70.	
	New business written, 1859-70	143.970,984 4.291,885
	written. 1859-70	44.89
ľ	MUTUAL LIPE, 1844-55.	
	New business written, 1814-55. Insurance in force, 1855. Claims and endowments paid, 1844-55. Insurance terminated otherwise than by	22,082,633 1,463,283
	death and endowment, 1844-56. Percentage of terminations to amount written, 1844-55.	13,527,174
	NEW YORK LIFE, 1845-56.	90.48

New business written, 1845-56. Insurance in force, 1856. Claims and endowments paid, 1845-56. 1.071.285 Insurance terminated otherwise than by death and endowment, 1845-50 12,215,670

MUTUAL RESERVE, 1881-92. \$447,274,825 New business written..... Insurance in force, 1892... 14,739,379 naurance terminated otherwise than by 196,113,156 Percentage of terminations to amount

EXAMINATIONS. The management, while exercising the greatest care possible in the transaction of every detail connects with the business of the Mutual Reserve, white be able to announce to you that at the head of each de partment of our large and extensive business we have gentlemen of well-known reputation and business ability, peculiarly fitted for their respective positions and duties, yet Lam pleased in being able to announce to you that no less than six separate and sudependent audits have been made under the direction of the Auditors within the past twelve months, of the income and disbursements, books and accounts, investments and deposits, including all matters relating to the Mortnary Department of the Association, and in every instance these independent audits have resulted in the management receiving the most complimentary rtificates of endorsement from said Auditors as the lesirous of presenting still further evidence from other sources, the well-known firm of Chartered English Accountants, Mesars. Price, Waterhouse & Co. of London, England, with branches in New York and this cago, was directed to make an independent audit o the income and dispursements of Assessment No. 85. closed, after the deposits had been male in bank, and after the disbursaments had been maie. They came to the office without the knowledge of any one except two other members of the Executive Committee. The proceeded at once upon their duties of auditing the ncome and disbursements of said assessment. After ting ten days' time, working night and day, I am pleased in being able to present to you their report, which is as follows:

Agency PRICE, WATERHOUSE & CO., Chartered Ac

countants, London, New York, and Chicago, 45 Broadway, New York, Jan. 19, 1893. This is to certify that we have this day complete an examination of the receipts and expenditures respect to Mortusry Call No. 65, with fhe busis of the Mutual Reserve Fund Life Association, as made up to the 12th day of January, 1803, and find the same detailed in the above report of auditors to be correc (Signad) PRICE, WATERHOUSE & CO.

Chartered Accountants The evidence presented by this firm of experienced accountants, showing the correctness of our mortuary receipts and disbursements as shown by our books, made under Assessment No 65, is highly antisfactory

to the management, and is an evidence of the correct-ness of the previous audits made by Messre, Wray & Acker. The fact that this well-known firm of Expert recountable are employed by the largest institution in the world, including such banking concerns as the Bank of England, the National Provincial Bank, and similar institutions, illustrates the value of an andit

made by them. SAVING, The annual raving to our members at the present time, as compared with the rates charged by the old system companies for ordinary life insurance, nor equals a dividend paid in advance or bonus allowed, which is retained in the pockets of our insured, ex-coeding Fice Million Dollars per year, making our total saving to the present time by reduction of premiums as aforesaid, of more than Thirty-Pive Millions of

DEATH CLAIMS PAYMENTS.

Since the date of our organization, more than Five housand widows have received protection, and over Ten Thousand orphan children have been turnished with the means of securing a proper education, as well as shelter and a home, through the millions of dollars disbursed by this Association to the widows and rphans of its deceased members, and no part of the work connected with the administration of the a Tairs of this Association bas given greater joy or pleasure to he management than the disbursement of its mone in the payment of its logitimate death claims and in every instance from the date of its organization to the present time every honest death claim where a legal release could be obtained has been paid at or before the date it was due. Almost every day in the year the usils bring to us the most fa tering certificates of beceased members, commenting the Associa on for he honorable treatment received by them. As an evidence of this fact, I will detain you only t

read a single letter received since the first of the year from a widow and her children, and a similar letter pon the same subject from her brother

A WIDOW'S TESTIMONIAL Jan. 2, 1893. Edward B. Harper, President,

Mutual Reserve Fund Life Asan., New York, Dear Sir: As the widow and culldren of the late William T. Wheless of Augusts, Ga., who was insured in your Association for \$3.000, under policy No. 14,642, it afterly us pleasure to hear tealimony to the generality and magnanimity exhibited by your Company in paying the loss in full and refusing to take advantage of any and all technicalities which existed in favor of the Company. It was thought by some that the Company had a prima facie case in its favor, and yet, after consideration of all the facts, the Company considerately

widow and children, and declared to accept a compro-miss offered by them, but preferred to treat the con-fract, not according to its letter, but by its spirit and hald the full amount due. paid the fun amount dut.

It is not often that corporations are moved by considerations other than those of purely financial gain,
and we therefore take pleasure in commending the action of your Company in voluntarily paying a los because the widow and children had thought the

and magnanimously waived its defence in layor of the

had been taken advantage of, their hopes might have cen disappointed. We therefore are glad to commend to those in search of insurance this generous action upon the part of your company. We send herewith the original policy, daily

receipted, and acknowledge receipt of your check to cover the same. Yours truly, (Signed) FANNIE P. WHELESS, J. PEARCE WHELESS, WALLACE WHELESS,

MARIE WHELESS. A BROTHER'S COMMENDATION.

January 2d, 1898. Edward B. Harper, President, Mutual Reserve Fund Life Association, New York.

I beg voluntarily to bear testimony to the liberal ac tion upon the part of your company in paying to my wister and nephews and nieces \$5,000, being insurance upon the life of the late William T. Wheless under policy No. 14.612 in your company.

Lawyers whom 1 consulted in the interest of my

sister informed me that there was no doubt but the your company had a strong, if not a perfect, defence to the payment of the policy, and, acting in their in terest, I recommended a compromise, which, after consideration, your company declined to accept, but decided not to take advantage of any technical defence, but to pay the loss in full.

It is not often that even individuals fall to avai themselves of all their legal rights, and I have neve known before of a corporation that did not gindly do so I therefore think it due to you that I should acknow! edge the gratification which I feel because of your retusat to force litigation with my sister and her chil

It will afford me pleasure to commend your company to those in search of a safe and reliable insurance.

Yours very truly, (gued) P. EDWARD PEARCE. My reason for referring to this matter is that certain publishers of insurance journals from time to time take pleasure in spreading broadcast falseboods re garding the payment of its death claims by this Asso ciation and the azents of certain competing life in companies are instruments in the circulation

It is a fact well known to our members that our deat claims are due and payable within ninety days after receipt of satisfactory proofs of death, and it is a fur for a mortuary call to be made every sixty days, with which to supply the As-Q intion with means for the payment of existing unpaid death claims. If the ath claims were paid in advance, before the mortuary call should be made, there would be no existing death claims unneid and no legal mortuary call could be made upon the members; consequently, our system providing for the mortuary calls to be based upon the actual mortality of the Association and not upon an estimated mortality, the mortuar calls must therefore be made upon death claims which have been approved and remain unpaid It will be seen that insamuch as thirty days are allowed for the payment of the morroary calls, and much time is required to transmitting the receipt thereof from the three hundred and more benks that make our collections that a reasonable time must b allowed for the payment of the death claims after for the rayment of the death caims within nivers day, after the receipt of satisfactory proof of death. It is true an Emergency Fund has been created under the resolution of General Shields in 1889, which Emergency Fund now amounts to \$425.0.0. and which enables the Association to anticipals the pay ment of made, so that the Association is abig to gir that during the past twelve months, every claim has been paid at or before due, where a legal r lease could obta ned, and in hearly every instance long before the same was due.

INVESTIGATION OF DEATH CLAIMS. The Management believe it to be its duty to investi-gate each death claim, especially those that occur upon policies that have been in force for three years and under, and learn through said investigat o. whether a fraud had been attempted upon the com-pany or not, by presenting a healthy person for ex-amination in place of a sick or deceased applicant, or by forg ry or fraud, and whether the insured was ac tually dead or not. The number of proofs of death claims received by the Association, properly mode out and sworn to, certifying that the insured is deal, and that the money is due and payable when upon in-vestigation it has been discovered that the said in-sored was not dead, and the number of other instances of alt-mpted fraud upon the treasury of the Association forces the Management to the conclusion that their duty requires them to make careful inves-tigation into the death claims before payment is made. The counsel and o her officers of the . s ociation will give details regarding this matter which I believe will fully justify the Management in a topting the course it has The fact that only within the past n nety days the criminal courts of St. John, New Brunswick, convicted two eraminals for robbing this Association of \$5,000 and other life insurance companies of a much larger sum, is an evidence that great care should be exercised before payments shall be made. Indeed no business man could take his place in our death claim department and not within a very few days realize the importance of such investigations. Attention is called to the fact that many of the criticisms refer to the date of the death of the insured and not to the date when proofs of death have been recurred where months and even years have clapse fore the proofs of death would be presented to th Association, and until the same had been presented the Management had no knowledge of the death of the in sured, and yet necause payment was not made within ninety days from the date of death these falsifiers of the truth manufacture and circulate the story and falsehood that this Association scales and refuses the payment of its honest death ciaims. ADVANCE PAYMENTS.

I would call the especial attention of our members to the fact that the rules of the company provide for im-mediate advance parments after death, even before the proofs of death have been received by the Associa tion, by which the widow can provide for the buria and other pre-sing expenses, and these advance pay ments are often made by us to the widow even befor the luterment of her deceased husband,

COMPETING LIFE INSURANCE COMPANIES AND SYSTEMS. The record for the last decade fully demonstrates that a want exists on the part of the people for it purpose, and that those companies with a competent management directing their attention to a special feature or system have succeeded within the last tea years to an axiout never before known in the history

of insurance, and especially such is the case with regard to life insurance, under the old as well as under the new system, which fact only confirms the statement which I made in my annual report to our men sers in 1834 which I now reiterate as being equali

as true to-day as at that time:
"In my opinion there has been no necessity for the conflict. The men controlling the level premium com panies who have waged the war have been their own can press forward in our work, providing for ou widows and orphaus, encouraging economy, prudence and forecasting habits; so that, as each generation shall pass away, each system will be honored and praised by thousands and tens of thousands of persons who have been lifted to a higher plane of civilization and brotherhood by and through the direct infinence of the assessment, as well as that of the level premium system of life insurance."

NEW BUILDING

Agreeable to instructions received from the members it our last annual meeting, the contract for the erec tion of a new firencoof building to be known as the MUTUAL RESERVE BUILDING, was duly executed with the Weld estate of Boston, and on the first day of May, 1892, work was commenced upon said building, and except for the strike occurring at the Carnegie works, which had the contract for the manu facture of the steel coupled with the Granite strike our building would have already been enclosed; not withstanding this delay, satisfactory progress has been made upon said building, and I am pleased to state that the columns of the sixth and seventh floors are now being placed in position, and without doubt by the latter part of this year our building will be completely and we shall then have proper accommodations for the employees, agents, and officers of this Association in the transaction of its business and at the same time a safe depository for our Records. The importance of the speedy completion of our building is illustrated by the fact that even the Directors' room and many of the other officers' rooms had to be surrendered to the employees of the Association, in order that its bush ness might not be retarded for want of space to accommodate the employees that have be n required in the performance of the daily routine work. I take pleasure in presenting to you a picture of our new building as it will appear when completed. FOREIGN DEPARTMENTS.

I am pleased to report that our business in the differ out toreign countries where we are transacting busi ness has been highly satisfactory, both as regards the volume of new business received as well as regards the osees which have occurred upon the business in force The losess upon our foreign business have never ex ceeded three-quarters of the percentage of losses upon American business; which shows that great care has been exercised by the Association in the transaction of

its foreign business.

I had pleasure in visiting, with Counseller Eurnham, the various foreign departments within the past year, and we were much delighted not only with the large volume of business already obtained, but with the bright prospects which extited for a largely i creased volume of new business in future years. FOUNDATION, PRINCIPLES.

The formilation principles of the system presented by the Mutual Reserve Fund Life Association continue the same today as in the past, which are, to collect from the members the actual sum required to the payment of its current death claims and legiti mate expenses, the same equitably apportioned among the members according to the age of the member and the amount of insurance held by each.

an excess over the current cost, and therefore it is heid, first, for the payment of excessive death claims the object being to prevent excessive payments from the members in any year; second, if not so required, to be returned to the members by credit on their future premiums, or in cash at stated periods, as thei contracts provide.

SUCCESSFUL AGENTS.

I am pleased to announce to you that the following rentiemen have been voted a personal testimonial by the Board of Directors of this Association for the faith ulness devotion, and loyalty which they have dis

played in behalf of our Association, namely E. M. Castillo, New York City.

T. H. Jones, Atlanta, Ga. W. J. McMurtry, Toronto, Canada. G. A. Sanderson, Kanasa City, Mo.

E. M. Acevede, Havana, Cuba. A. R. McNichol, Winnipeg, Manitoba. C. M. Oakley, San Francisco, Cal. C. B. Wolfson, New Orleans, La.

W. J. Murry, Brookline, Canada. J. J. Rooney, Birmingham, Warwick, Eugland. Ricardo Nadal, Porto Rico. D. R. Drake, Kansas City, No.

J. D. Ozier, Fort Smith, Ark. F. W. Deacon, Racine, Wis.

In conclusion, I would state that we enter the year 1803 under most auspicious circumstances. Our future prospects were never brighter than at the present mo-ment, and we shall undoubtedly obtain without any special effort a volume of business in 1801 equal, at east, to that obtained during any other year in the

history of our Association.

To my official associates, to our many loyal and faithful agents in the fleid, as well as to the more than 150 employees in our office, I desire to acknowledge my special chilgations for the help, aid, and assistance which they have rendered in their respective departments, and to the many thou-ands of members located throughout our country, Canada, Great Britain, France, Spain, Italy, Belgium, Germany, Sweden, and the West Indies, who have given us their loyal support it the great conflict which has been waged against us, I extend my sincere thanks and request a continuance Respectfully submitted.

EDWARD B. HARPER, President Mutual Reserve Fund Life Association.

The following extracts from the reports made to President Harper's associate officers contain much valuable information

Report of Vice-President Henry ... R slamund. The next report read was that of Henry J. Reinmund. Second Vice-President, and ex-Superintendent of the Insurance Department of the State of Ohio. The di-ties of Mr. Reinmund extend through all the various legariments of the Association. His result was an one and was received with marked ap years in the service of the Mutual Riserve Fund Life Association. That its assats had increased during that time to three millions seven hundred and twenty-nino thousand five hundred and sixty-seven dollars \$3,729,567). That its business in force had inreased within this time to two hundred and thirty six millions four hundred and twenty one thousand seven hundred and ninety dollars (\$2.36,621,799), and that within the past five years, or since he had been an officer of the Association, the sum of ten millions five hundred thousand dollars (\$10,500,000) had been paid to wellows and orphans and other bearficiaries of deceased members.

Hon, John W. Venoman, Treasure, reported that with the halance of case on hand at the beginning of the year, the receipts for 1-52 amounted to 83,142, 781.75, and during the year too Association had paid to death claims \$2.702,337.01; that it closed the year with a cash belance o. \$1,440,424.74, all of which is in cash in bents and secure investments strictly

Death-Claim Department, O. D. Baldwin. Chairman of the Drath-Claim Com ottes, reported that in 1892, \$2,702,817 04 had been disbursed to ten hundred and twenty-two (1,022; widows and orphans and other boundclaries, and produced most conclusive evidence to the memers that every honest death claum had been prom my and in full. Nearly \$200,000 has already been disbursed to widows and orphaus in addition to the above amount, since Jan 1, 1893. Mr. Ha dwin cited a num ber of cases of attempted fraudon the Association where claims have been made upon the treasury; in some instances where the insured had precented to be dead, but were still in the land of the living.

Counsel's Report. Mr. Frederick T. Burnham, counsel for the Associa

ion, reported that during the past year the Legal De partment of the Association had passed upon more han 700 death claims, and had rectified to the pay ment of \$2.750,000, He cited two cases whereattempt had been made to collect \$10.0 m each from the treas ury, but that subsequent investigation had revealed the fact that the insured were not deat. He also cited a case where the Association was robbed of \$5,000 on a fraudulent proof of death. Three other insurance companies were likewise robbed of a much larger sum by the same gang of this ea. By more accident the robber was discovered. The companies ery was discovered. The conspirators were arrested they consisted of an agent, a medical examiner, and a pretended minister of the Gospel. Other persons were used as tools by the designing men. After seven indict ments had been found against the conspirators. speedy trial was secured. The agent and physician were duly convicted; the minister escaped only by on vote out of twelve cast by the jurymen. The convicted enitentiary, and are now wearing a feion's gara. Counseller Burnham announced that he had received

untions from the officers of the Mutual Reserv beries by criminal prosecution. He referred to the fact of the recent collideation of the laws of the State of New York, so that all life insurance companies are now fully prefected with equal rights and privileges. He paid a high compliment to the honored James Pearce, Insurance Commissioner of the State of New

York, for the honorable and impartial manner in which he has administered the duties of his high office. Mr. Burnham's report was received with marked approval and enthusiasm.

Agency Department.

REPORT OF JAS. D. WELLS, THIRD VICE-PRESIDENT. Probably no report presented at the annual meetin Vice-President Wells, as to him was largely due the cralit of having placed upon the books of the Mutual Reserve Fund Life Association more than \$60,000,000 of insurance, thereby increasing the business in force o the enormous sum of \$239,000,000. His repor showed an increased votume of business over 1891 in every month of the year. The new business for December alone exceeded the business of the corresponding month of the previous year by nearly \$3,000,000. Mr. Wells spoke in the highest terms of Field Super

intendent E. D. Ludwig, who has travelled more than \$0,000 miles in the last twelve months in establishin the agencies of the Association, and showed that through the efforts of Mr. Ludwig sions the Association had received more than \$44,000,000 of new bust He spoke also in the highest terms of Mr. J. T. Pater

son, the nuther of the "Agents Manual," a very valu-able work on life insurance. He congratulated the and business of life in urance had been lifted to higher plane by the election of the Hon. John J McCaul to the Presidency of the New York Life Insur ance Company, and spoke of Mr. McCani as a gentle-man of integrity of purpose, a man with an bonorable record, and one who was always a faithful friend.

Medical Director's Report

Dr. James W. Bowden, Medical Director of the Asso ciation, reported that his department had passed upon 17.070 applications in 1892; that \$48.648.050 worth of insurance had been approved, and \$11,363,360 had been rejected, or was held in abeyance, waiting further information regarding the cases. He also re ported that one-fifth of all the mortality of the Asso ciation for the year had been caused by "la grippe," but that the mortality was not so great at the present time, because the disease had almost disappeared. He cited the fact that since he had been Medical Director

of the Association nearly \$15,000,000 had been paid out to the widows and orphans. He was in a pleasant mood when he stated that the mortality during the past year had been but little more than cloven deaths for each one thousand lives in-sured being no greater and slightly less than that of the best managed life insurance companies

Secretary's Report,

Mr. F. T. Braman, Secretary of the Association, ported \$3,048,202.69 as being the net surplus of all liabilities of every nature, and that the Association had in force \$230,421,700 of insurance, making a net in

Assistant Comptroller's Report.

Mr. G. R. NeChesney, Assistant Comptroller of the association, reported that the internal affairs of the Association were largely under his direction; that he had introduced a complete system of checks upon every department; that he verified the audits made every sixty correctly kept, and every dollar of income properly accounted for. He produced evidence of having introduced a perfect system regarding the division of terri tory among the various agents of the Association, so that he was able to tell, at any moment, the volume of onsiness obtained from each and every agent,

From the report of Mr. McChesney it would appear that his department required his constant and watchful care and attention as well as that of the many employees under his direction.

Anditors' Report.

The Anditors of the accounts of the Association are Measers, John J. Acker of Albany, N. Y., and Samuel W. Wray of Philadelphia, Pa. These rentlemen are duly appointed the independent auditors of the income and disbursements, as well as the investments of the Association. They make an audit of the books of the Asso cintion every sixty days, and they report that in order to ver fy the correctness of their several audits they employ expert accountants to assist them, making frequent changes, so that any errors that might occur through one auditor may be detected by the new ac countants whom they employ,

Messrs, Acker & Wray reported that the Association

had received total net receipts to the amount of \$18. 110.003 36. That it had paid in death claims \$14,733. 478.03 up to Jan. 12, 1804. That its cash on hand in bank, and invested in superior securities to the credit of the Reserve or Emergency Fund account, was \$3. 370,458 8d. A full and complete list of such invest The fact that every loan made by the Association

could only be completed upon the joint action and ap proval of the Central Trust Company and the directors of the Mutual Reserve Fund Life Association, and that the trust company held each bond and mortgage as trustee, was pointed out as rendering fraud and pe positive terms that every just death claim had been promptly paid in full, which fact was attested by the

housands of testimonials on file from beneficiaries of eccased members. The fact that widows and orphans received double the amount of benefits for the same money in the Nutual Reserve Fund was fully proven; in other words, \$20,000 had frequently been paid to widows and orphans of deceased members, while the insurance had cost no more to carry than the rates charged by old system companies for \$10,000. The Auditors presented a special report by the well-known

MESSES, PRICE, WATERHOUSE & CO. with regard to mortuary call No. 65, which was closed on Dec. 31, 1892. These accountants certified that the income and disbursements of said assessment, as shown by the books of the company, had been correctly

Investment Department.

REPORT OF DR. CHARLES R. RISSELL. The report of the Investment Committee through Dr. Hissell, corroborated the reports previously read regarding the investments of the Association. Dr. Bissell presented a detailed statement for the examination of the members of the investments made by vestments could be made except the property had first been appraised by the Hon. Michael Coleman, who had no to recent date been President of the Board of Tax vere only made upon improved property in the city of

Report of Medical Supervisor Dr. Louis

The position held by Dr. Scaman is one that requires the reviewing on his part, with the assistance of vari-ous medical gentlemen, including Drs. Esterbrook and Troutman, the various applications for insurance, after they have passed the medical Examiner and Medical Director's hands. He has a special field in investi-gating the reputation and ability of the various medical examiners and the class of risks being placed upon the bucks of the Association by the agents. This de-partment also co-operates with the heath Claim De-partment, so that it at ouce takes rank as one of the most important departments in the Association. Probably no more competent chief could have been

Department of France and the Continent of Europe.

REPORT OF DR. STEPHEN H. TYNG. An exhaustive report from Paris was presented by

Dr. Tyng His great ability as an organizer was a once made apparent after the reading of his report. He was received with great enthusiasm. He has established the business of the Association on the Continen and has now well organized departments in France Spain, Italy, Belgium, and Holland, He repo business of the Association in these countries as being in a flourishing condition. It is to the credit of Dr Type that the department under his direction shows the lowest mortality of all other departments of the Association, whether at home or abroad. Dr. Typg arrived in America from the Continent only yesterday and will return at an early date. He brought the greetings of the policy hoders of the Continental countries to the members in America, and he predicted that the department of the system of the Mutual Reserve Fund Life Association in all these countries would be brought into closer touch with each other. He further predicted a still more wonderful department of the Mutual Reserve in the future than it ha

British Department. REPORT OF DIRECTOR-GENERAL E. D. JONES.

Mr. Jones appeared in person at the meeting and presented the report of the British Department. He stated that the business under his care, during 1892, had produced \$7.318,750, being an increase over 1891 of \$1.713,250. He showed that the mortuary incom of the Association for 1852 in his district was \$281,073, while the death claims were less than \$150,000. He predicted that the business of the Association would continue to increase with rapid strides in Great Britain and stated that he expects that in 1893 it will produce \$10,000,000. Mr. Jones was greeted with great applause. His report was signed by his associate officers for Great Britain.
JAMES T. GRIFPIN, Treasurer.

EDWIN R SPEIRS, Comptroller BOBERT MUIR, Agency Nanager

Bepartment of Liverpool, England.

reported that his business for 1892 exceeded \$5.500,000; that his mortuary payments in 1892 were \$50,000, and death claims paid were but \$17,000 during the year; that the amount of business in force was \$5.500,000. He guaranteed to place upof the company's books in 1803 at least \$5,000,000. Ma Harvey presented a most encouraging report through-out and it was received with great enthusiasm.

Hon. Mr. Lamb of Lansingburgh, ex-Bank Superinendent of State of New York, offered the which was on motion unanimously adopted, viz. :

The policy holders, members of the Mutual Reserve Fund Life Association, at the twelfth annual meeting assembled, having heard with pleasure the most exhaustive reports of its Fresident and the other officers of the Association, containing a full record of the transactions of the Association, for the past twelve months in particular, as well as for its entire bistory, which reports fully set forth the amount of death claims paid, amount of assets and manner of their in-vestments, the list of investments, certificates of auditors and expert accountants, and which faily demonstrate that the business of this Association bas been transacted intelligently, honestly, and successerfully; and that this Association is the peer of any his insurance organization in the world,

RESOLVED, That the special thanks of the members are due to Mr. Edward B. Harper, Freeldent, and to all of its officers and directors for their faithfulness in the performance of their various duties.

ELECTION OF DIRECTORS.

When Vice-President Buildwin had concluded his re-port at 2:50 o'clock, President Harper announced that a revess would be taken to give the gentlemen present time to vote for the three directors to be elected to fill vacancies. The balloting resulted in the election of Mesars, John J. Gorman, George H. Wooster, and Charles W. Jackson, all of New York. Before the voting began Treasurer Vrooman made a brief speech adve-cating the election of these gentlemen, in which be displayed his usual polish and wit,

Offers Elected.

At the close of the annual meeting of the members the Board of Directors met and organized and elected the following officers for the year 1893:

EDWARD B. HARPER, President. O. D. BALDWIN, Vice-President, II. J. REINMUND, Second Vice President. J. D. WELLS, Third Vice-President.

A. BURNHAM, Counsel. E. F. PHELPS, General Supervisor and Inspector.

1. R. McCHESNEY, Comptroller, T BRAMAN, Secretary J. W. BOWDEN, M. D., Medical Director. L. L. SEAMAN, M. D., Medical Supervisor.

M. STEVENSON, Assistant Secretary. W T AMSDEN Assistant Secretary R. RISSELL, M. D., Chairman Investment Committee. JOHN MULLIGAN, Supervisor Supply Department,

H. M. HITCHCOCK, M. D., T. B. CAMPBELL, M. D., & D. GORMAN, M. D., Assistant Medical Directors. P. D. LUDWIG, Superintendent. E. B. HARPER, H. J. REINMUND, P. A. BURNHAM.

O. D. BALDWIN, Chairman Death Claim Committee. SAMUEL W. WRAY, JOHN J. ACKER, Auditors. Council Officers.

A. N. BRADY, HENRY L. LAMB. WARRING KENNEDY. WM. WILSON D. E. CAMERON, II. A. NIEHOFF. L II, SHIELDS, JOHN M. JORDAN. E. D. JONES, J. T. GRIFFIS,

8. H. TYNG, D. D.

A. R. HARVEY.

SIT W. GUYER HUNTER, M. D.

FIGHTING IN A SYNAGOGUE. President Danto Has to Stop Praying to

Put Samuel Blumenberg Ou Simon Danto is the President of the congregation Asifas-Israel in Varet street, near Broadway, Williamsburgh. The election of officers took place a month ago, and the opponents of Danto tried in vain to unseat him. election he expressed an intention, it is said. of weeding out the troublesome members of the flock. Samuel Blumenberg of 69 Moore street was one of the most active opponents of Danto, and the first to criticise his threat to oust his opponents. Blumenberg, it is alleged, went among his friends and got all of the President's opponents to attend the regular monthly meeting that was held in the synagogue on Sunday night. They meant to carry motion that he be deposed. Danto heard of the scheme, and had a policeman on daty in the temple. Blumenberg and his followers were dismayed when they arrived at the synagogue

dismayed when they arrived at the synagogue and discovered that besides the policeman all of Danto's friends were there.

Initial Isaac V cinstein conducted the services previous to the calling of the meeting, and denounced the action of Biumenberg and his friends. The latter left when they saw it was useless for them to remain. On the sidewalk they criticised the presence of the policeman in the temple, and were on the point of going back to the meeting and demanding that the policeman's services be dispensed with when another policeman appeared and cleared them away.

Danto and about ten of his followers went to the temple to pray on Tuesday night. While

Danto and about ten of his followers went to the temple to pray on Tuesday night. While they were standing at the altar Blumenberg appeared, and, it is said made some threats in a loud voice. Aaron Schoenfeld of 20 Cook street tried to induce him to go away. Blumenberg, it is alleged, struck Schoenfeld in the face. He fell backward against a bench and received a severe bruise on his right temple. Several women in the temple screamed when Schoenfeld fell. President Danto, with Joseph Rosenberg of 44 Sigel street, and Jacob Freiberg of 89 Sigel street, ran to Schoenfeld's assistance. Blumenberg, it is alleged, grabbed Danto by the throat, and, after butting his head against the wall, three him into a pew. Danto tried to get on his feet, but fell back. In the mean time Rosenberg and Freiberg, armed with chairs and footstools, had got Blumenberg into a corner and were pounding him. Blumenberg caught Rosenberg by the legs and got him on the floor. He secured Rosenberg's chair and after sliencing Freiberg with it he tackled Rosenberg. Rosenberg was turning around Rosenberg imped up and, grabbing a footstool, knocked Blumenberg was turning around Rosenberg then picked himself up and staggered out of the place.

Danto was still unconscious when Rosenberg laid him in a pew and sent for Dr. Loria, For three hours, it is said, Danto was senseberg went to the Ewen Street Police Court yes, terday morning, and, pointing to a discolored cyc and several bruises on his face, accused Banto, Schoenfeld was also taken home. Blumenberg with having inflicted the wounds. Warrants were issued for the arrest of the four men.

Danto could not be seen at his home, 1,716 Fulton street, Brooklyn, yesterday. It was said he was very ill as the result of his treatment at the hands of Blumenberg.

Rosenberg and Freiberg were seen by a responter at the house of the former, in Sigel street, last evoning. Rosenberg said that while they were praying in the synagogue Blumenberg.

Rosenberg and Freiberg wouldn't stop, so they had to stop praying and the temple to pray on Tuesday night. Whil they were standing at the altar blumenber

MAY NOT USE THE MAYOR'S NAME

The Thomas F. Gilroy Association Musi Find Another Title, Mayor Gilroy's action in discontinuing the use of his name by the Thomas F. Gilroy Association in its endeavor to secure patronage for a ball and reception to be held in the Harlem Opera House on Feb. 21 has called out a protest from the officers of the association-They quote letters received from Mr. Gilroy in the campaign in which he thanked them for their offer of support and referred to the organization as "the Gilroy Association." This

ganization as "the Gilroy Association." This was taken to mean that Mr. Gilroy authorized the use of his name.
"I not only never gave the privilege of using my name." Mr. Gilroy said yosterday. "but I strenuously object to his use. These men were not only rending ticke's to prominent persons all over the city with the expectation that they would hav them, but they were also getting up an advertising programme and soliciting advertisements from merchants and bankers."

Fighteen Second-cable Passengers Stopped. Twenty-nine second-cabin passengers who arrived yesterday on the steamship Waesland, from Antwerp, were escorted to Ellis Island by Contract Labor Inspector Gilluly and reoutred to give accounts of themselves. They posed as tourists. Eighteen of them had no baggage other than gripsacks, and an average of about \$2 each. Five of these eighteen proved to be contract laborers, and the other thirteen, all bloyaks, were evidently immigrants. The rest of the twenty-nine were permitted to land.

SINCE THE WAR

Rheumatian radically cured in every case sine 12th of the property of MULLER, 42 University place N. 3. Muscular University place N. 3. Muscular University place N. 4. Muscular University place N. 4. Muscular University Property of the Notice All druggists Pampulet free. Mr. A. B. Harvey, manager of the Department for Lancashire, Cheshire, North Wales, and the late of Man,